

O. MAX GARDNER III*

At Historic Webbley House

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9 May 2007

Citifinancial
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Charlotte, NC 28222

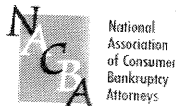
In the Matter of:

Edward Burton Anderson
Elaine Spearman Anderson
103 Anderson Acres
Kings Mountain, NC 28086
Chapter 13 No: 04-40313
SSN: --- -- 0594 & --- -- 4720
File Date: 19 March 2004
Our File No: 11010

Dear Sir or Madam:

In accordance with Sections 45-36.4 and 45-36.7 of the North Carolina General Statutes, we are hereby requesting on behalf of the debtor a current payoff statement. Pursuant to these statutes, the statement must include the following:

1. The date on which it was prepared and the payoff amount as of that date, including the amount by type of each fee, charge, or other sum included within the payoff amount;
2. All information reasonably necessary to calculate the payoff amount as of the requested date, including the per diem interest amount;
3. The payment cutoff time, if any, the address or place where the payoff payment must be made, and any limitations as to the authorized method of payment;
4. In the event that any dispute arises with respect to the payoff calculations, please provide me with the address designated by your Company for the receipt of any written qualified request under the Real Estate Settlement Procedures Act;
5. A complete history of each and every transaction in this account since the date the bankruptcy petition was filed including a list of all computer codes and a written narrative description and explanation of each Code;
6. A copy of your written payoff procedures and protocols;



*The Law Offices of O. Max Gardner III, designated as a Federal Debt Relief Agency by an Act of Congress and the President of the United States, has proudly assisted consumers seeking relief under the US Bankruptcy Code for over 30 years.

**NORTH CAROLINA
BAR ASSOCIATION**
SEEKING LIBERTY & JUSTICE

N C B L C

O. Max Gardner III, CEO, Vice President of Litigation Management
Gardner.Botes PLLC - National Consumer Bankruptcy Litigation Center
403 South Washington Street, Shelby, North Carolina 28150
mgardner@ncblc.com - (704) 481-1403 (voice) - (888) 870-1647 (fax)

7. Any limitations as to the authorized method of payment;
8. An itemized breakdown of all fees and charges including the date of the services provided, the nature of the services, the amount of the payment for such services, and the name of each payee;
9. Copies of all checks evidencing any payments described in number 8; and
10. The amount of fees, if any, authorized under N.C.G.S. § 45-36.7 not otherwise included in the payoff statement.

Please be advised that your failure to provide this information within 10 days, pursuant to Section 45-36.7(j) of the North Carolina General Statutes, will make you liable for actual but not punitive damages. Your failure to pay those actual damages within 30 days of receipt of a written demand therefore will subject you to the payment of all reasonable attorney fees and expenses incurred in this matter. You should be advised that my current hourly fee is \$375.00 and the current hourly fee for my legal assistant is \$150.00.

With best regards, I remain

Very truly yours,



O. Max Gardner III

OMGIII/djj

Cc: Edward Burton & Elaine Spearman Anderson
Clerk, US Bankruptcy Court
Steven G. Tate, Trustee (by electronic notice)